

Last revised 8/1/15

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re:

Dionisia Belitsis

Case No.:

Judge:

Chapter:

13

Debtor(s)

Chapter 13 Plan and Motions

Original

Modified/Notice Required

Discharge Sought

Motions Included

Modified/No Notice Required

No Discharge Sought

Date: 7/8/2016

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS WILL BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. **This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice.**

**YOU SHOULD FILE A PROOF OF CLAIM BY THE DEADLINE STATED
IN THE NOTICE TO RECEIVE DISTRIBUTIONS UNDER ANY PLAN
THAT MAY BE CONFIRMED, EVEN IF THE PLAN REFERS TO YOUR CLAIM**

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 192 per _____ to the Chapter 13 Trustee, starting on _____ for approximately 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

Future earnings

Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

Sale of real property

Description:

Proposed date for completion: _____

Refinance of real property:

Description:

Proposed date for completion: _____

Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
James J Cerbone	Attorney fees	\$3360.00

Part 4: Secured Claims

a. Curing Default and Maintaining Payments

The Debtor shall pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

b. Modification

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the “Value of the Creditor Interest in Collateral,” plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having “NO VALUE” it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
Credit Acceptance	2003 Honda CRV-EX	\$10,855	\$6250.00			4.25	\$7017

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

c. Surrender

Upon confirmation, the stay is terminated as to surrendered collateral. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

d. Secured Claims Unaffected by the Plan

The following secured claims are unaffected by the Plan:

e. Secured Claims to be Paid in Full Through the Plan:

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims

a. Not separately classified allowed non-priority unsecured claims shall be paid:

Not less than \$ _____ 0.00 _____ to be distributed *pro rata*
 Not less than _____ percent
 Pro Rata distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis For Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases

All executory contracts and unexpired leases are rejected, except the following, which are assumed:

Creditor	Nature of Contract or Lease	Treatment by Debtor

Part 7: Motions

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f).

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim From Secured to Completely Unsecured.

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
Credit Acceptance	2003 Honda CR-V EX	\$7017	\$2983

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

Upon confirmation
 Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Trustee shall pay allowed claims in the following order:

- 1) Trustee commissions
- 2) Administrative Expenses
- 3) Secured Claims
- 4) Priority Claims & 5) General Unsecured Claims

d. Post-Petition Claims

The Trustee is, is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being Modified: _____.

Explain below **why** the plan is being modified:

Explain below **how** the plan is being modified:

Are Schedules I and J being filed simultaneously with this Modified Plan? Yes No

Part 10: Sign Here

The Debtor(s) and the attorney for the Debtor (if any) must sign this Plan.

Date: 7/8/2016

/s/James J Cerbone

Attorney for the Debtor

I certify under penalty of perjury that the above is true.

Date: 7/8/2016

/s/Dionisia Belitsis

Debtor

Date: _____

Joint Debtor

Certificate of Notice Page 8 of 9
United States Bankruptcy Court
District of New JerseyIn re:
Dionisia Belitsis
DebtorCase No. 16-23243-KCF
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf901Page 1 of 2
Total Noticed: 33

Date Rcvd: Jul 12, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 14, 2016.

db +Dionisia Belitsis, 1142 Marlane Road, Toms River, NJ 08753-4126
 smg U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 516281019 +Avon Products, Attn: LTD Financial Services, 7322 Southwest Freeway Suite 1600, Houston, TX 77074-2134
 516281020 #+Bank of America, 100 North Broadway, Saint Louis, MO 63102-2728
 516281021 +Bankcard Services, PO Box 4477, Beaverton, OR 97076-4401
 516281022 Bay Area Credit Service, PO Box 5932, Troy, MI 48007-5932
 516281039 ++C O AMERICAN INFOSOURCE LP, 4515 N SANTA FE AVE, OKLAHOMA CITY OK 73118-7901
 (address filed with court: T-Mobile, PO Box 53410, Bellevue, WA 98015-3410)
 516281023 Capital One Bank, PO Box 85026, Richmond, VA 23285-5026
 516281025 +Credit Acceptance Corporation, PO Box 513, Southfield, MI 48037-0513
 516281028 Fingerhut, PO Box 166, Newark, NJ 07101-0166
 516281029 +First Premier Bank, PO Box 5514, Sioux Falls, SD 57117-5514
 516281030 George Psaradakis, Attn: ABC Financial Services, PO Box 6800, North Little Rock, AR 72124-6800
 516281031 +JCP&L, PO Box 579, Red Bank, NJ 07701-0579
 516281032 JCP&L, PO Box 3687, Akron, OH 44309-3687
 516281034 +New Century Financial Services, Attn: Pressler & Pressler, 7 Entin Drive, Parsippany, NJ 07054-5020
 516281035 +New Jersey Natural Gas, PO Box 1464, Wall, NJ 07719-1464
 516281036 +Penn Foster, Attn: Ability Recovery Services LLC, PO Box 4031, Wyoming, PA 18644-0031
 516281037 +Planet Fitness, 3499 Route 9, Suite 1-B, Freehold, NJ 07728-3281
 516281045 +Telecheck Customer Service, PO Box 4513, Houston, TX 77210-4513
 516281046 +Thrift Investment Corporation, 720 King Georges Road, Fords, NJ 08863-1985
 516281047 Travelers Insurance, PO Box 660307, Dallas, TX 75266-0307
 516281049 +US Dept of Education, PO Box 5609, Greenville, TX 75403-5609
 516281048 United Water, Payment Center, PO Box 371804, Pittsburgh, PA 15250-7804
 516281050 Verizon, PO Box 920041, Dallas, TX 75392-0041

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 12 2016 22:25:03 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516281018 E-mail/Text: g20956@att.com Jul 12 2016 22:25:32 AT&T Mobility, PO Box 537104,
 Atlanta, GA 30353-7104
 516281024 E-mail/Text: ebn@barnabashealth.org Jul 12 2016 22:25:25 Community Medical Center,
 PO Box 29969, New York, NY 10087-9969
 516281026 +E-mail/Text: creditonebknotifications@resurgent.com Jul 12 2016 22:24:31 Credit One Bank,
 PO Box 98875, Las Vegas, NV 89193-8875
 516281027 +E-mail/Text: bankruptcynotices@dcicollect.com Jul 12 2016 22:25:31 Diversified Consultant,
 10550 Deerwood Park Blvd., Jacksonville, FL 32256-0596
 516281033 +E-mail/Text: bankruptcypdt@mcmcg.com Jul 12 2016 22:25:02 Midland Funding,
 8875 Aero Drive Ste 200, San Diego, CA 92123-2255
 516281038 +E-mail/Text: bankruptcyp@rentacenter.com Jul 12 2016 22:25:47 Rent a Center,
 5501 Headquarters Drive, Plano, TX 75024-5845
 516281041 E-mail/Text: bankruptcy@td.com Jul 12 2016 22:25:06 TD Bank, PO Box 1377,
 Lewiston, ME 04243-1377
 516281042 E-mail/Text: bankruptcy@td.com Jul 12 2016 22:25:06 TD Bank, PO Box 9547,
 Portland, ME 04112-9547

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516281040* ++C O AMERICAN INFOSOURCE LP, 4515 N SANTA FE AVE, OKLAHOMA CITY OK 73118-7901
 (address filed with court: T-Mobile, PO Box 742596, Cincinnati, OH 45274-2596)
 516281043* TD Bank, PO Box 9547, Portland, ME 04112-9547
 516281044* TD Bank, PO Box 9547, Portland, ME 04112-9547

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court
 immediately.

District/off: 0312-3

User: admin
Form ID: pdf901

Page 2 of 2
Total Noticed: 33

Date Rcvd: Jul 12, 2016

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 14, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 11, 2016 at the address(es) listed below:

James J. Cerbone on behalf of Debtor Dionisia Belitsis cerbonelawfirm@aol.com
TOTAL: 1